



LifeLines

information for your life

HOME FOR THE HOLIDAYS: Ten Warning Signs Your Older Family Member May Need Help

The holidays may be one of the few times during the year that adults and their older relatives spend time together. This is a good opportunity to observe if your older family members are showing signs that they might need help or a change in their living situation. Watch for these signs and keep your family member's physician informed of any physical or psychological changes:

- Has there been a change in eating habits? Have you noticed weight changes, lack of appetite, or missing meals?
- Has there been a change in your older relative's personal hygiene, such as wearing dirty clothes, body odor, bad breath, neglected nails and teeth, or sores on the skin?
- Has there been a change in the cleanliness of the older person's home?
- Have you seen inappropriate behavior, such as being unusually loud or quiet, paranoid, agitated, or making phone calls at all hours?

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SMART TIPS FOR HOLIDAY SHOPPING

It is easy to get caught up in the excitement of the holiday season, but gift giving, entertaining, and holiday celebrations can mean bad news for your finances. Keeping these ten tips in mind can help to make sure you get what you paid for and avoid starting the New Year off in the red:

- **Stick to a budget**
Prepare a holiday budget before you shop. Pay with cash to keep from spending too much.
- **Use credit cards wisely**
If you pay with a credit card, use just one. If you pay by credit card, you get legal protections in the event you don't receive what you ordered or if products are defective. Credit cards provide a bit more protection than debit cards, especially for larger purchases.
- **Get your R&R – refunds and receipts**
Ask about refund policies before you buy. Some stores offer a full refund, while others offer only a store credit or no refund at all. Save your receipts and ask for gift receipts. You or the person getting your gifts will need them for returns and exchanges.
- **Check for sale prices**
When you buy sale items, check your receipt before you leave the cash register. Make sure they did not charge you the regular price. If something you buy goes on sale later, ask about sales adjustments and you might get a refund or credit.
- **Get full value from gift cards**
If you receive gift cards, spend them promptly. U.S. consumers waste billions of dollars each year by not using up the value of gift cards. Some cards have expiration dates and fees associated with them. Check the laws in your state before you give these as a gift.
- **Read the fine print**
Read a contract and understand it before you sign. Check the interest rate and the total cost of the item including interest. Ask yourself if the interest rate is reasonable and whether you can afford the item.
- **Know the way to layaway**
Layaway is again popular in stores. If you buy an item by layaway, get a full receipt with the description of the item, total price, amount of the down payment, amount and due dates of payments, length of the hold and the store's refund policy.
- **Be secure online**
When buying on the Internet, make sure the website is secure before entering your personal or financial information. Secure websites begin

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BOOMERANG KIDS—Setting Some Rules When Adult Children Come Back to the Roost

The kids are back. According to the Wall Street Journal (Sept 13, 2011), the number of adult children living with their parents has increased more than 25% since the start of the recession. These “boomerang” children are asking to borrow the car, eating whatever they find in the refrigerator, and hogging the remote. The reasons they have come back home to live can be anything from an inability to find a job to a divorce. No matter what the reason, the relationship has changed and new ground rules must be set to make sure everybody gets along. Before the transition, parents and children should sit down together and put everything out on the table. It’s sometimes a good idea to have a family discussion in “neutral” territory, such as a favorite restaurant or coffee house. Wherever it happens, it’s important to look at several things so a happy home doesn’t turn into a war zone.

Set up house rules.

Draw up a contract which deals with scheduling (who’s going to use which bathroom when in the mornings?), kitchen duties (will everyone trade-off cooking and washing dishes, and who buys the food?), visitors (especially of the opposite sex), laundry and household chores, smoking and alcohol use, noise and privacy issues, etc.

Having firm, written rules—even posting them in the house—is especially important when small children or teenagers are part of the package.

Decide upon a contribution.

Whatever is agreed upon, it is extremely important that the child back at home makes a regular contribution to the household. Usually this means a monthly

rent or payment of some household expenses, but often includes a set responsibility for chores and/or home repairs.

Spell out the goals of the stay.

As a family, agree upon the reason for a child’s return home. Is it about saving money, securing a job, or recovering from a difficult situation? Putting this in concrete terms allows everyone to see the situation is not open-ended, and not something that’s going to happen over and over again.

Pin down a timeframe.

It may sound ruthless, but as a parent you’re not helping your child unless you set limits. Whether it’s two months or two years, it serves everyone best to commit to a timeframe and work toward it.

Look outside and think ahead.

Parents need to look outside the home and consider any limitations in a lease, or by a homeowner’s association, regarding the number of residents or cars per household. Also worth investigating is the homeowner’s liability coverage, and if there are any tax implications because of additional household members. Also, check around the house to see if there are easy fixes which will avoid potential problems—what about an additional telephone line, and cable or DSL Internet access if there’ll be extra computers?

As a family, make whatever kind of a plan suits you—one that will work for all of you. Because at the beginning of this new setup, it’s important that everyone feels like they’re getting something out of the deal and that no one feels taken advantage of.

Don’t forget to take care of yourself.

When a child is in need, moms and dads are usually happy to help as much as is possible. However, when you’re putting yourself out there as a parent, remember to keep an eye on your own needs as well.

Keep communicating.

Problems will come up, and if swept under the rug, there’s no chance of resolution. You might want to hold regular family meetings. If two parents are involved, make sure to form a united front. Parents, as well as children, should keep talking so that unwanted patterns of behavior from years gone by don’t get repeated.

Remember your new relationship.

Even though they’re home again, they’re not kids anymore. Respecting each other as adults means that everyone takes care of themselves, and everyone treats everyone else with respect. This includes checking in with each other about comings and goings.

Make sure everyone has space.

Giving up a room or portion of the garage or kitchen in “your” house for your child may not be your first choice. But in a multigenerational household, it’s vital that everyone has their own personal space. Remember, the sacrifice is only temporary.

Don’t let go of your own goals.

Until the kids grow up, parents are often used to putting their own plans on hold. It’s always easy to shift back into that mode, but if your children return home as grown-ups, don’t revert to old habits. Hang onto any retirement or long-term goals, whether it comes to financial planning or taking care of your own personal relationships.

But the bottom line is that when boomerang kids come back, they generally give more than they get. Whether married or single, if you as a parent can keep an open mind, you can discover a whole new world of possibilities. After all of these years, it’s possible that both you and your children have learned something new.

Adapted from Workplace Options. (Updated 2009). “Boomerang kids: They just keep on coming.” Raleigh, NC: Author.



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- Has there been a change in relationships with friends or neighbors? Have they expressed concern?
- Has there been an increase in physical problems, such as burns or injury marks resulting from general weakness, forgetfulness, or possible misuse of alcohol or prescribed medications?
- Has your older family member stopped participating in activities that were previously important to him or her, such as bridge or a book club, dining with friends, or attending religious services?
- Have you noticed that your older family member is becoming forgetful? Is there unopened mail or are newspapers piling up? Are they having a problem filling prescriptions? Have they missed appointments?
- Has your older family member mishandled finances, such as not paying bills, losing money, paying bills twice or more, or hiding money?
- Has your older relative made unusual purchases, such as buying more than one magazine subscription of the same magazine, entered an unusual amount of contests, or increased the frequency of purchases from television advertisements?

Adapted from Administration on Aging. (n.d.). "Home for the holidays—Ten warning signs: Your older family member may need help." Retrieved June 11, 2010 from <http://www.eldercare.gov>

SMART TIPS... continued from page 1

with "https://" rather than just "http://." They also display a locked padlock on the screen.

• **Protect your personal information**

Don't be a victim of identity theft. Do not give personal information over the telephone or on the Internet unless you contacted that person or business. Do not write your address, phone number, Social Security number, or driver's license number on credit card receipts. Before giving personal or financial information to a business, ask how it will be used and if it will remain confidential.

• **When you give, know where it's going**

Watch out for phony charities that use names that sound like the real charities. Don't be fooled. Investigate before you give.

Adapted from Los Angeles Department of Consumer Affairs. "Top Ten Holiday Shopping Tips." Retrieved September 20, 2011 from <http://dca.lacounty.gov/artHolidayShopping.html>

SAFE SURFING on Public Wi-Fi

It's everywhere—free Wi-Fi in coffee shops, libraries, airports, and hotels—but is it safe to use? We've grown accustomed to the convenience of Internet access everywhere we go, but there is a risk of having your personal information hacked on networks that aren't secure. It's best to send personal information only over websites that are encrypted, meaning the websites scramble your information so it can't be read. To determine if a website is encrypted, look for https at the beginning of the web address (the "s" is for secure), and a lock icon at the top or bottom of the browser window. Sometimes these things are only used at the log on for the site but have to be on every page to make it secure.

These tips from the Federal Trade Commission (FTC) can help you to surf safely while enjoying that latte.

Use these tips to tell if a Wi-Fi network is secure:

- If a hotspot doesn't require a password, it's not secure.
- If a hotspot asks for a password through the browser simply to grant access, or asks for a password for WEP (wired equivalent privacy) encryption, it's best to proceed as if it were unsecured.
- A hotspot is secure only if it asks the user to provide a WPA (Wi-Fi protected access) password. WPA2 is even more secure than WPA.

Use these tips for a safer Wi-Fi experience:

- When using a Wi-Fi hotspot, only log in or send personal information to websites that you know are fully encrypted. The entire visit to each site should be encrypted—from log in until log out. If you think you're logged in to an encrypted site but find yourself on an unencrypted page, log out right away.
- Don't stay permanently signed in to accounts. After using an account, log out.
- Do not use the same password on different websites. It could give someone who gains access to one account access to many accounts.

To learn more about protecting your privacy online and what to do if your information is compromised, visit OnGuardOnline.gov.

Adapted from "FTC Offers Tips on Wise Use of Wi-Fi Networks". Retrieved September 7, 2011 from <http://www.ftc.gov/opa/2011/02/wireless.shtm>